

## XIV. Super Card Purchase/Travel Program

### A. PROGRAM SUMMARY

The State of Delaware has contracted with PNC Bank to provide state agencies and school districts with a VISA card program for procurement (small purchases) and/or travel purchases. This program is called the Super Card Program: one card operating with purchasing and/or travel options, on the same card.

#### 1. Why have the SUPER Card Program?

In the past, the small purchase credit card program required individuals be issued one card for travel and another card for small purchases. In order to expedite travel tickets and lodging reservations, it was necessary to supply a “Ghost Account” number to the contracting agency. A ghost account was a card-less account. Many ghost accounts were not accepted for final payment at the actual facility. With this new program, **Ghost Accounts are eliminated**.

Previous travel cards required a credit check on the employee applying for it. Because of this, some employees were denied a card; others were reluctant to apply for a card. Agencies and school districts then had to give the travelers a cash advance; alternatively, employees traveled at their own expense and were reimbursed.

The State of Delaware is liable, [29 Del. Code §6505 (c)1] for the use of the Super Card, therefore allowing any State employee with appropriate approvals, to obtain a card without a credit check. There is only one form to complete compared to previous programs that required several different application forms. All types of transactions can be made under one card number, allowing for better control.

#### 2. Advantages of the Super Card Program

For Purchasing, the card provides:

- ◆ Increased control of expenditures through complete and timely reporting.
- ◆ Reporting of all purchases in one monthly statement.
- ◆ Customized reporting to fit specific procurement procedures.
- ◆ One monthly payment for all purchases.
- ◆ Reduction in the number of invoices received and payment vouchers issued.
- ◆ Payment by the bank to vendors within a matter of days following purchase.
- ◆ Timely delivery of goods and services.
- ◆ Reduction of internal paper flow for the procurement processes.
- ◆ Ease and convenience of small purchases.

For Travel, the card provides:

- ◆ Ease and convenience of use during travel.
- ◆ Employees with the ability to pay for travel related expenses at any time while on State travel.
- ◆ A reduction in the need for travel advances.
- ◆ Reporting and billing of transactions in monthly statements.
- ◆ A process for streamlining employee reconciliation and reimbursement.
- ◆ Memo billing statements which can be mailed to employee's designated address.
- ◆ Separate reports for travel.
- ◆ Payment by the bank to vendors made within a matter of days following travel expense.
- ◆ Advance payment to secure trip registrations, lodging, etc., and avoidance of possible late charges.

### **3. Statewide Savings Using a Procurement Card**

In the State of Delaware, the statewide cost to process one vendor check is approximately \$50.00. Using the Division of Revenue (as an example), the estimated saving is shown below.

Time period	July 1998 – June 1999
Total number of purchases using the credit card	66
Total checks saved	57
Total number of checks written	9
Statewide Savings (57 checks * \$ 50/check)	\$2,850.00

## **B. ENROLLING IN THE SUPER CARD PROGRAM**

Agencies and school districts may enroll personnel as cardholders by contacting the State Program Coordinator, Shelley Stanley at 744-1054, at the Division of Accounting. You will then be sent information and setup materials, including a Super Card Purchase/Travel Application Form. Before receiving the actual procurement card, the agency will have to designate an agency coordinator and a backup designee. Agency/school district program coordinators will also have to submit a written copy of their internal control procedures to the State Coordinator in the Division of Accounting prior to the issuance of any cards.

Once the Division of Accounting has received and reviewed the requisite internal control procedures, applications for that agency/school district will be processed. Subsequent applications will be processed automatically and employees will receive cards within 7 to 10 business days from receipt of the employee's application.

## **1. Super Card Purchase/Travel Application**

The Super Card application ( See Exhibit C ) is a multi-purpose form. It is used for various functions of the program, including initial set up and subsequent modifications. It enables the agency to:

- establish the department and agency hierarchy,
- designate the Coordinator,
- designate the Back-up Coordinator,
- enroll cardholders,
- designate type of card (Travel, Purchasing, or both),
- establish spending and/or time limits,
- specify types of goods and services available to the employee, and
- select the reports the agency/school district needs.

[All of the above can be accomplished on a single application]. The Super Card application must be signed by the agency coordinator or backup agency coordinator before the application is processed.

Attached to the Super Card application is the “Agreement and Authorization Form” ( See Exhibit C ). The application must be signed and submitted to the Division of Accounting. “The Agreement and Authorization Form” should be signed by the individual cardholder and Chief Fiscal Officer. This latter form does not have to be sent to the Division of Accounting but must be on file in the agency/school district. It is subject to review by the Department of Finance and Office of the Auditor of Accounts. It may also be required for dispute resolutions.

## **2. Reports**

The standard package includes six hard-copy reports and “Memo Statement” as listed on the application. In addition to these reports, PNC has provided a reports package called “InfoSpan.” InfoSpan gives the coordinator access to all of their spending information. Coordinators can then click for a built-in report or will compose an ad-hoc report themselves for their immediate need.

During the first year of the super card program, the Division of Accounting will have sole access to the InfoSpan reports package. Agencies/school districts will have access to this feature once the Division of Accounting has completed software configuration appropriate for statewide use.

Agencies/school districts may be required to purchase this software from PNC Bank.

## **C. AUTHORIZED CREDIT CARD USE**

The unique Super Card that the cardholder receives has his/her name embossed on it and shall ONLY be used by the cardholder. No other person is authorized to use that card. The cardholder is responsible for all use of his/her card. Super Cards are State liable credit cards **29 Del. Code, Section 6505 ( c )1.**

In compliance with the Small Purchase Credit Card Procurement Policy (included in the State Budget and Accounting Manual, ch. XIII & XIV), use of the Super Card shall be limited to the following conditions:

- The total value of a transaction shall not exceed a cardholder's single purchase limit. Payment for a purchase will not be split into multiple transactions to stay within the single purchase limit.
- All items purchased "over the counter" must be immediately available at time of credit card use. No back ordering of merchandise is allowed.
- The dollar amount, number of transactions and other card activity should be monitored on a regular basis within the agency or school district.
- Spending limits must be adhered to.

The Super Card will not be used for the following:

- Personal or unauthorized purposes.
- Personal identification.
- To purchase alcoholic beverages or any substance, material, or service in violation of policy, law, or regulation pertaining to the Delaware Code.
- Meals, travel, entertainment, or any expense not relevant to State business.
- Cash Advances not relevant to State business.
- Telephone calls/monthly service.
- Use of card or card number by another individual.
- Split purchase to circumvent the limitations of the State Procurement Code.
- Combining of several cards to circumvent the purchase limit assigned to either cardholders or limitations of the Small Business Procurement Code.
- Items falling under the Merchant Category Codes Blocking List - Exclusions from State Use. ( See Exhibit A )

Agencies/School Districts may place more stringent restrictions on card use. A cardholder who makes unauthorized purchases or carelessly uses the Super Card will be liable for the total dollar amount of such unauthorized purchases plus any administrative fees charged by PNC in connection with the misuse. The cardholder will also be subject to disciplinary and possibly criminal action.

## **D. RECORD KEEPING**

### **1. Cardholder's Responsibilities**

Whenever a credit card transaction (purchase/travel) is made, either over the counter or by telephone, documentation shall be retained as proof of the purchase (e.g., receipts or packing slips). Such documentation will be used to verify the purchases listed on the cardholder's monthly statement of account.

At the end of each billing cycle, a monthly Cardholder Memo Statement<sup>1</sup> of account, if requested, will be sent to the agencies and school districts by PNC. It will list an individual cardholder's transactions for that period. Depending on the agency or school district internal control processes, the cardholder may be required to check each transaction against a purchasing log in addition to backup receipts and shipping documents. This purchasing log is included as a guide and can be modified as necessary. A sample purchasing log is listed at the end of this manual. (See Exhibit E).

## **2. Approving Official's Responsibilities**

The approving official will check the cardholder's monthly statement and purchasing log, and confirm with the cardholder the following items (at a minimum):

- Receipts and shipping documents exist for each purchase.
- The goods were received or the services were performed.
- The cardholder has complied with the procedures defined by agency or school district.

Account Cycle Report for the month (i.e. listing of all transactions) will be issued by PNC to appropriate coordinators and approving officials. These listings will allow the approving officers to track cardholders' activities and determine which memo statements that are due from the cardholders.

The careful matching of completed supporting documentation to the log and then to the statement is vital to the successful use of this card program. If an agency-defined routine is not adhered to, the approving official or the Division of Accounting will revoke the credit card.

## **3. Billing**

Payment in full will be due within 30 days of the billing date. Payment mailing address is:

PNC Bank  
Two PNC Plaza, 11<sup>th</sup> fl.  
620 Liberty Ave  
Pittsburgh, PA 15265

The vendor invoice number field on the payment voucher will be used for the corporate account number that appears on the monthly corporate statement when paying PNC Bank. PNC's monthly corporate account number is a sixteen-digit number. The vendor invoice field in DFMS is a fifteen-digit number. PNC representatives have instructed the state to eliminate the first five digits of the corporate account number appearing on the monthly statement (see Exhibit G) when making payment.

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<sup>1</sup> The Memo Statement can be sent to the cardholder's address, suppressed, or sent to another address (e.g. approving official). This is designated in the first section of the Super Card Purchase/Travel Application Form. If "Memo Statement" is left blank, no memo statement will be provided.

DFMS will not accept the same corporate account number as a vendor invoice number each month. Therefore, to make the corporate account number unique each month, the first five digits will be replaced with the two digit month (ie, “01” for January) and the two digit year (ie, “00” for 2000). Enter the last remaining eleven digits of the corporate account number, appearing on the statement, in the vendor invoice field.

The full vendor invoice number entered into DFMS will be:

**MO YR CORPACCT#**

where “MO” = month, “YR” = year, and “CORPACCT#” = the last eleven digits of the corporate account number on the statement.

This will ensure that your vendor check will show the account number on the stub of the check which will be used by PNC Bank to apply your payment to the proper account. REMEMBER, if the corporate account number does not appear on the vendor check stub, this will delay PNC’s process of applying the check to the proper account and could incur interest charges. This interest charge, according to **29 Del. Code §6516 (d)3**, must be paid to PNC Bank.

Each card has a default cap of \$5,000. This amount can be increased or decreased at the agency/school district discretion. There is also a statewide monthly total spending limit of \$1,700,000. It is imperative for the agencies and school districts to pay their accounts in full on a timely basis for the following reasons:

1. To avoid interest charges
2. To preserve full spending power
3. The amount of the cap on the card program is the combination of the CAP minus outstanding charges.
4. The outstanding account balances of the agencies/school districts reduce the state’s monthly cap.

**E. DISPUTED AND/OR DELINQUENT ACCOUNTS**

If items purchased by the Super Card are found to be unacceptable, the cardholder is responsible for obtaining replacement or correction of the item as soon as possible. If the vendor has not replaced or corrected the item by the date the cardholder receives his/her monthly statement, then the purchase of that item will be considered in dispute. However, payment in full including disputed items is required within 30 days of the billing date. Disputed items are resolved with VISA®

**1. Cardholder Responsibilities**

- Resolve the dispute directly with the merchant once a discrepancy is detected.
- If the dispute is not resolved with the merchant, complete a Billing Inquiry Form (See Exhibit F) within 60 days of the statement date on which the error appeared. Sign the

Billing Inquiry Form and mail or fax it to PNC. (Faxing and mailing information appear on the form.)

- The Billing Inquiry Form is required for any and all billing errors. A phone call alone will not preserve a cardholder's rights.

## **2. PNC Responsibilities**

- Acknowledge the customer's Billing Inquiry Form within 30 days.
- Correct the error or explain why the charge is correct within 90 days of receipt of the Billing Inquiry Form.
- If not resolved in 90 days, dispute will be resolved per the terms of the contract between PNC and the State of Delaware.
- Refrain from collection of the disputed amount or any related finance charges while the disputed amount is under investigation.
- Remove the disputed amount and any related finance charges deemed erroneous.

## **F. CARD SECURITY**

### **1. Cardholder Responsibilities**

- It is the cardholder's responsibility to safeguard the credit card and account number to the same degree that a cardholder safeguards his/her personal credit information.
- The cardholder will not allow anyone to use his/her account number. Employees violating the use of their card will result in the withdrawal of the card and disciplinary action.
- Ensure the card is used ONLY for legitimate business purposes.
- Maintain the card in a secure location at all times.
- Adhere to the purchase limits and restrictions of the card.
- Obtain all sales slips, register receipts, and/or purchasing card slips and provide the same to agency coordinator for reconciliation, approval, and allocation of transactions.
- Do not accept cash or check in lieu of a credit transaction to the Super Card account.

### **2. Lost or Stolen Cards**

- If the card is lost or stolen, the cardholder shall immediately notify PNC at: **1-888-762-6011**. PNC will immediately deactivate the card. Representatives are available 24 hours a day, 365 days a year. The cardholder must advise the representative that the call pertains to a Visa Super Card. The agency/school district coordinator and/or approving official should be notified at the first opportunity during business hours.
- A new card will be promptly issued to the cardholder after the reported loss or theft. Any previously reported lost card subsequently found must be returned to the agency/school district coordinator who will document and destroy the card.



### **3. Cardholders' Separation**

Prior to separation from State employment or transferring to another state agency/school district, the employee will surrender the credit card and the current credit card purchasing log to the agency/school district coordinator or approving official. Upon receipt, the approving official will review, approve and forward the month end credit card statement to the billing coordinator and destroy the card. The agency coordinator will contact the Division of Accounting to have the credit card deactivated.

## **G. AUTOMATED TELLER MACHINE (ATM)**

Under certain circumstances, agency/school districts coordinators may allow travelers to use Automated Teller Machines. Coordinators should advise travelers that banks might have different policies pertaining to withdrawals. Withdrawal restrictions may vary per machine, within a particular bank, as well as among various banks.

Each ATM transaction will incur a fee of two per cent. This fee will appear on the monthly billing statement. It is to be paid by the STATE OF DELAWARE to PNC Bank as part of the payment.

### **1. Cash Advances.**

Before attempting a Cash Advance from an Automated Teller Machine (ATM) or from a financial institution directly, please make sure your agency allows this option.

### **2. ATM Rejects: Why and What you can do**

#### **My card was rejected due to an "Invalid PIN?"**

When you received your PNC Purchasing Card, you should also have received a four-digit Personal Identification Number (PIN). [All PIN numbers are mailed under separate cover from PNC Bank.] Before attempting a cash advance from an ATM, make sure you know the correct PIN number by consulting the information you received with the card. If you do not know your pin number or have lost the information received with the card, please contact your agency coordinator to obtain another.

(Note: The PIN number is secured information. Neither the State of Delaware nor PNC Bank has the ability to access this number. Your PIN number will be sent automatically by mail and will arrive within a few days).

#### **The ATM said my card was not active?**

When you receive your PNC Purchasing Card, there will be instructions on the front to call 1-888-339-2228 for activation. This service is available 24 hours a day.



**I did not have enough available credit?**

Before attempting a cash advance, find out your balance available for cash by calling PNC Customer Service at 1-800-685-4039, M-F 7:00 AM-7:00 PM. For information regarding increasing the line of credit on a card, please contact your Agency Coordinator.

**I exceeded the “Transaction Limit” or I could not get the amount of money I wanted?**

The State of Delaware has set a limit of \$2,500.00 per transaction. Most agencies carry a limit of 10% of the total card limit for cash. To inquire about these limits or request an increase, please contact your Agency Coordinator.

**I was under the transaction limit and the 10% cash limit, but still received the message “Transaction Limit Exceeded?”**

Financial institutions have the right to impose limits on the amount of cash their ATM machines will dispense. Some of these include:

- Single Transaction Limit - An institution may limit the amount of money dispensed in one transaction. You may need to make multiple transactions or deal directly with that financial institution during regular banking hours.
- Daily Transaction Limit – An institution may set a limit on the amount of cash that can be advanced from the same card in the same day. You may need to stagger transactions over a few days or deal with multiple financial institutions.

**The machine said, “Contact my Financial Institution?”**

This is a generic response and can be due to any of the reasons already listed. Contact PNC Customer Service at 1-800-685-4039 for more information.

**My advance was declined with the reason “Service Not Available at the Time?”**

This would indicate a temporary problem with that ATM machine and not your PNC Purchasing Card. Try another ATM. Alternatively, you may need to try another institution’s machine.

**Exhibit A**

**Merchant Category Code by Groups**

GRPS	DESCRIPTION	PURCHASE	TRAVEL
<i>Italics = Open Codes; BOLD = Blocked Codes</i>			
<b>1</b>	<b>Airlines</b>	<i>All Codes Open</i>	<i>All Codes Open</i>
<b>2</b>	Automobile Service & Supplies	<b>Only 5599 Blocked</b>	<i>Only 5541 &amp; 5542 Open</i>
<b>3</b>	Auto/Vehicle Rentals	<i>All Codes Open</i>	<i>Only 7513 &amp; 7519 Blocked</i>
<b>4</b>	Equipment And Furniture	<i>All Codes Open</i>	<i>ll Codes Blocked</i>
<b>5</b>	Facilities/Repair Supplies	<i>All Codes Open</i>	<b>All Codes Blocked</b>
<b>6</b>	Office Supplies	<i>All Codes Open</i>	<b>ll Codes Blocked</b>
<b>7</b>	Other Supplies	<i>All Codes Open</i>	<b>All Codes Blocked</b>
<b>8</b>	Business Services	<i>Only 5922 Blocked</i>	<i>Only 4722, 4761, 7332 7338 Open</i>
<b>9</b>	Cash	<i>All Codes Blocked</i>	<i>All Codes Open</i>
<b>10</b>	Clothing/Shoes/Uniform Supplies	<i>All Codes Open</i>	<b>ll Codes Blocked</b>
<b>11</b>	Clothing/Uniform Services	<i>All Codes Open</i>	<i>Only 5697 &amp; 7296 Blocked</i>
<b>12</b>	Eating And Drinking Places	<i>Only 5812 &amp; 5814 Open</i>	<i>Only 5812 &amp; 5814 Open</i>
<b>13</b>	Education Services	<i>Only 8220 &amp; 8299 Open</i>	<i>Only 8220 &amp; 8299 Open</i>
<b>14</b>	Facilities/Repair Services	<i>All Codes Open</i>	<i>Only 7542 Open</i>
<b>15</b>	Food, Caterers	<i>All Codes Open</i>	<b>5422, 5811 Blocked</b>
<b>16</b>	Freight, Courier, Warehouse Services	<i>All Codes Open</i>	<b>ll Codes Blocked</b>
<b>17</b>	Health Services & Supplies	<i>All Codes Open</i>	<b>All Codes Blocked</b>
<b>18</b>	Hotels And Motels	<i>All Codes Open</i>	<i>Only 3501 – 3999 &amp; 7011 Open</i>
<b>19</b>	Professional Services	<i>All Codes Open</i>	<b>All Codes Blocked</b>
<b>20</b>	Transportation	<b>Only 4723 &amp; 4784 Blocked</b>	<i>Only 4457, 4468 Blocked</i>
<b>21</b>	Unusual	<b>5309, 5933, 5937, 5993, 7012, 7273, 7276, 7297, 7298, 7932, 7933, 7941, 7992, 7993, 7994, 7995, 8398, 8641, 8651, 8661, 9211, 9222, 9223, &amp; 9311 Blocked</b>	<i>Only 4829 &amp; 7033 Open,</i>
<b>22</b>	Utilities	<i>Only 4814 &amp; 4815 Blocked</i>	<b>All Codes Blocked</b>

**Exhibit B – Default MCC Categories**

GRP	DESCRIPTION	MCC	P	T
Shaded Areas represent “Blocked Codes”				
<b>1</b>	<b>AIRLINES</b>			
	All Airlines	3000-3299		
<b>2</b>	<b>AUTOMOBILE SERVICE &amp; SUPPLIES</b>			
	Motor Vehicle Supplies & New Parts	5013		
	Automobile and Truck Dealers, Service, Repairs, Parts, and Leasing	5511		
	Automobile and Truck Dealers (Used Only)	5521		
	Service Stations	5541		
	Automated Fuel Dispensers	5542		
	Miscellaneous Automotive Dealers	5599		
<b>3</b>	<b>AUTO/VEHICLE RENTALS</b>			
	All Automobile Rental	3300-3499		
	Car Rental Agencies (Not Elsewhere Classified)	7512		
	Truck and Utility Trailer Rentals	7513		
	Motor Home and Recreational Vehicle Rentals	7519		
<b>4</b>	<b>EQUIPMENT AND FURNITURE</b>			
	Office Furniture	5021		
	Commercial Equipment	5046		
	Durable Goods (Nor Elsewhere Classified)	5099		
	Boat Dealers	5551		
	Equipment Rental and Leasing Services	7394		
	Telecommunication Equipment Including Telephone Sales	4812		
	Mobile Home Dealers	5271		
	Recreational and Utility Trailers, Camper Dealers	5561		
	Motorcycle Dealers	5571		
	Motor Home Dealers	5592		
	Snowmobile Dealers	5598		
	Furniture, Home Furnishing, and Equipment Stores, Except Appliances	5712		
	Household Appliance Stores	5722		

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Shaded Areas represent “Blocked Codes”				
<b>5</b>	<b>FACILITIES/REPAIR SUPPLIES</b>			
	Specialty Cleaning, Polishing, and Sanitation Preparations	2842		
	Motor Vehicle Supplies and New Parts	5013		
	Construction Materials	5039		
	Electrical Parts and Equipment	5065		
	Hardware, Equipment, and Supplies	5072		
	Plumbing Equipment and Supplies	5074		
	Industrial Supplies (Not Elsewhere Classified)	5085		
	Chemicals and Allied Products	5169		
	Petroleum and Petroleum Products	5172		
	Paints, Varnishes, and Supplies	5198		
	Home Supply Warehouse Stores	5200		
	Lumber and Building Materials Stores	5211		
	Glass, Paint, and Wallpaper Stores	5231		
	Hardware Stores	5251		
	Nurseries, Lawn and Garden Supply Stores	5261		
	Auto and Home Supply Stores	5531		
	Automotive Tire Stores	5532		
	Automotive Parts, Accessory Stores	5533		
	Floor Covering Stores	5713		
	Drapery, Window Covering, and Upholstery Stores	5714		
	Fireplace, Fireplace Screens, and Accessory Stores	5718		
	Miscellaneous Home Furnishing Specialty Stores	5719		
	Wrecking and Salvage Yards	5935		
	Bicycle Shops - Sales and Service	5940		
	Swimming Pools - Sales and Service	5996		
<b>6</b>	<b>OFFICE SUPPLIES</b>			
	Photographic, Photocopy, Microfilm Equipment, and Supplies	5044		
	Computers and Computer Peripherals	5045		
	Stationery, Office Supplies, Printing, and Writing Paper	5111		
	Books, Periodicals, and Newspapers	5192		
	Computer Software Stores	5734		
	Book Stores	5942		
	Stationary Stores, Office, and School Supply Stores	5943		
	Typewriter Stores - Sales, Rental, Service	5978		
	News Dealers and Newsstands	5994		

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<b>Shaded Areas represent “Blocked Codes”</b>				
<b>7</b>	<b>OTHER SUPPLIES</b>			
	Medical, Dental, Ophthalmic, and Hospital Equipment and Supplies	5047		
	Precious Stones and Metals, Watches and Jewelry	5094		
	Drugs, Drug Proprietarys, and Druggist Sundries			
	Piece Goods, Notions, and Other Dry Goods	5131		
	Men's, Women's, and Children's uniforms	5137		
	Florists Supplies, Nursery Stock, and Flowers	5193		
	Non-Durable Goods (Not Elsewhere Classified)	5199		
	Wholesale Clubs	5300		
	Discount Stores	5310		
	Department Stores	5311		
	Variety Stores	5331		
	Miscellaneous General Merchandise	5399		
	Electronic Sales	5732		
	Drug Stores and Pharmacies	5912		
	Camera and Photographic Supply Stores	5946		
	Gift, Card, Novelty, and Souvenir Shops	5947		
	Catalog Merchant	5964		
	Combination Catalog and Retail Merchant	5965		
	Artist's Supply and Craft Shops	5970		
	Fuel Dealers - Fuel Oil, Wood, Coal, Liquefied Petroleum	5983		
	Tent and Awning Shops	5998		
	Miscellaneous and Specialty Retail Stores	5999		
<b>8</b>	<b>BUSINESS SERVICES</b>			
	Misc. Publishing and Printing	2741		
	Typesetting, Platemaking, and Related Services	2791		
	Metal Service Centers and Offices	5051		
	Computer Maintenance, Repair, and Services	7379		
	Information Retrieval Services	7375		
	Motion Picture and Video Tape Production and Distribution	7829		
	Testing Laboratories (Non-Medical Testing)	8734		
	Travel Agencies	4722		
	Transportation/Travel-Related Arrangement Services	4761		
	Florists	5992		
	Photographic Studios	7221		
	Advertising Services	7311		
	Consumer Credit Reporting Agencies	7321		
	Blueprinting and Photocopying Services	7332		
	Quick Copy and Reproduction Services	7338		
	Stenographic Services	7339		
	Employment Agencies, Temporary Help Services	7361		

**Exhibit B – Default MCC Categories**

GRP	DESCRIPTION	MCC	P	T
<b>Shaded Areas represent “Blocked Codes”</b>				
<b>8</b>	<b>BUSINESS SERVICES (continued)</b>			
	Photofinishing Laboratories, Photo Development	7395		
	Business Services (Not Elsewhere Classified)	7399		
	Postage Stamps	9402		
<b>9</b>	<b>CASH</b>			
	Financial Institutions - Manual Cash Disbursements	6010		
	Financial Institutions - Automated Cash Disbursements	6011		
	Non-Financial Institutions - Foreign Currency, Money Orders, Travelers C	6051		
<b>10</b>	<b>CLOTHING/SHOES/UNIFORM SUPPLIES</b>			
	Commercial Footware	5139		
	Men's and Boy's Clothing and Accessories Stores	5611		
	Women's Ready to Wear Stores	5621		
	Women's Accessories and Specialty Shops	5631		
	Family Clothing Stores	5651		
	Shoe Stores	5661		
	Men's and Women's Clothing Stores	5691		
	Miscellaneous Apparel and Accessory Shops	5699		
<b>11</b>	<b>CLOTHING/UNIFORM SERVICES</b>			
	Tailors, Seamstresses, Mending, Alterations	5697		
	Laundry, Cleaning and Garment Service	7210		
	Laundries - Family and Commercial	7211		
	Dry Cleaners	7216		
	Clothing Rental - Costumes, Uniforms	7296		
<b>12</b>	<b>EATING AND DRINKING PLACES</b>			
	Eating Places, Restaurants	5812		
	Drinking Places	5813		
	Fast Food Restaurants	5814		
	Package Stores	5821		
<b>13</b>	<b>EDUCATION SERVICES</b>			
	Elementary and Secondary Schools	8211		
	Colleges, Universities, Professional Schools	8220		
	Correspondence Schools	8241		
	Business and Secretarial Schools	8244		
	Vocational and Trade Schools	8249		
	Schools and Educational Services (Not Elsewhere Classified)	8299		

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Shaded Areas represent “Blocked Codes”				
<b>14</b>	<b>FACILITIES/REPAIR SERVICES</b>			
	Landscaping & Horticultural Services	0780		
	General Contractors - Residential and Commercial	1520		
	Heating, Plumbing, Air Conditioning Contractors	1711		
	Masonry, Stonework, Tile Setting, Plastering, and Insulation Contractors	1740		
	Electrical Contractors	1731		
	Carpentry	1750		
	Roofing and Siding, Sheet Metal Work	1761		
	Contractors - Concrete Work	1771		
	Special Trade Contractors, (Not Elsewhere Classified)	1799		
	Carpet and Upholstery Cleaning	7217		
	Extermination and Disinfecting Services	7342		
	Cleaning and Maintenance	7349		
	Automotive Body Repair Shops	7531		
	Tire Retreading and Repair Shops	7534		
	Automotive Paint Shops	7535		
	Car Washes	7542		
	Radio, Television, and Stereo Repair Shops	7622		
	Air Conditioning and Refrigeration Repair Shops	7623		
	Electrical and Small Appliance Repair Shops	7629		
	Watch, Clock, and Jewelry Repair	7631		
	Reupholstering and Furniture Repair, Furniture Refinishing	7641		
	Welding	7692		
	Misc. Repair Shops and Related Services	7699		
<b>15</b>	<b>FOOD, CATERERS</b>			
	Grocery Stores, Supermarkets	5411		
	Freezer and Locker Meat Provisioners	5422		
	Candy, Nut, and Confectionery Stores	5441		
	Dairy Product Stores	5451		
	Bakeries	5462		
	Miscellaneous Food Stores	5499		
	Caterers	5811		
<b>16</b>	<b>FREIGHT, COURIER, WAREHOUSE SERVICES</b>			
	Motor Freight Carriers, Trucking	4214		
	Courier Services	4215		
	Public Warehousing	4225		



**Exhibit B – Default MCC Categories**

GRP	DESCRIPTION	MCC	P	T
Shaded Areas represent “Blocked Codes”				
<b>17</b>	<b>HEALTH SERVICES &amp; SUPPLIES</b>			
	Ambulance Services	4119		
	Hearing Aids	5975		
	Orthopedic Goods	5976		
	Doctors	8011		
	Dentists, Orthodontists	8021		
	Osteopaths	8031		
	Chiropractors	8041		
	Optometrists	8042		
	Optical Goods and Eyeglasses	8044		
	Chiropodists, Podiatrists	8049		
	Nursing and Personal Care Facilities	8050		
	Hospitals	8062		
	Medical and Dental Labs	8071		
	Medical Services and Health Practitioners	8099		
<b>18</b>	<b>HOTELS AND MOTELS</b>			
	All Hotel Specified MCC's	3501-3999		
	Lodging - Hotels, Motels	7011		
	Wholesale Clubs	5300		
	Discount Stores	5310		
	Department Stores	5311		
	Variety Stores	5331		
	Miscellaneous General Merchandise	5399		
	Electronic Sales	5732		
	Drug Stores and Pharmacies	5912		
	Camera and Photographic Supply Stores	5946		
	Gift, Card, Novelty, and Souvenir Shops	5947		
	Catalog Merchant	5964		
	Combination Catalog and Retail Merchant	5965		
	Artist's Supply and Craft Shops	5970		
	Fuel Dealers - Fuel Oil, Wood, Coal, Liquefied Petroleum	5983		
	Tent and Awning Shops	5998		
	Miscellaneous and Specialty Retail Stores	5999		

**Exhibit B – Default MCC Categories**

GRP	DESCRIPTION	MCC	P	T
Shaded Areas represent “Blocked Codes”				
<b>19</b>	<b>PROFESSIONAL SERVICES</b>			
	Commercial Photography, Art, Graphics	7333		
	Computer Programming, Integrated Systems Design	7372		
	Management, Consulting, and Public Relations Services	7392		
	Detective Agencies, Protective Services, Security Services	7393		
	Legal Services, Attorneys	8111		
	Architectural, Engineering, and Surveying Services	8911		
	Accounting, Auditing, and Bookkeeping Services	8931		
	Professional Services (Not Elsewhere Classified)	8999		
<b>20</b>	<b>TRANSPORTATION</b>			
	Railroads	4011		
	Local/Suburban Commuter Passenger Transportation	4111		
	Passenger Railways	4112		
	Taxicabs/Limousines	4121		
	Bus Lines, Including Charter, Tour Buses	4131		
	Steamship/Cruise Lines	4411		
	Boat Rentals and Leases	4457		
	Marinas, Marine Services, and Supplies	4468		
	Airlines, Air Carriers	4511		
	Airports, Flying Fields	4582		
	TUI Travel	4723		
	Toll and Bridge Fees	4784		
	Transportation Services (Not Elsewhere Classified)	4789		
	Automobile Parking Lots and Garages	7523		
	Towing Services	7549		
<b>21</b>	<b>UNUSUAL</b>			
	Veterinary Services	0742		
	Agricultural Co-op	0763		
	Wire Transfer - Money Orders	4829		
	Duty Free Stores	5309		
	Children's and Infant's Wear Stores	5641		
	Sports Apparel, Riding Apparel Stores	5655		
	Furriers and Fur Shops	5681		
	Wig and Toupee Stores	5698		
	Music Stores, Musical Instruments, Pianos	5733		
	Record Shops	5735		
	Used Merchandise, Secondhand Stores	5931		
	Antique Shops	5932		
	Pawn Shops	5933		

**Exhibit B – Default MCC Categories**

GRP	DESCRIPTION	MCC	P	T
<b>Shaded Areas represent “Blocked Codes”</b>				
	Antique Reproductions	5937		
<b>21</b>	<b>UNUSUAL (continued)</b>			
	Sporting Goods Stores	5941		
	Jewelry Stores, Watches, Clocks, Silverware Stores	5944		
	Hobby, Toy, and Game Shops	5945		
	Luggage and Leather Goods Stores	5948		
	Sewing, Needlework, Fabric, and Piece Good Stores	5949		
	Glassware/Crystal Stores	5950		
	Direct Marketing Insurance Services	5960		
	Direct Marketing Travel-Related Arrangement Services	5962		
	Direct Selling Establishments/Door-to-Door Sales	5963		
	Outbound Telemarketing Merchant	5966		
	Inbound Teleservices Merchant	5967		
	Continuity/Subscription Merchant	5968		
	Other Direct Marketers	5969		
	Art Dealers and Galleries	5971		
	Stamp and Coin Stores	5972		
	Religious Goods Stores	5973		
	Cosmetic Stores	5977		
	Cigar Stores and Stands	5993		
	Pet Shops, Pet Foods, and Supply Stores	5995		
	Electric Razor Stores - Sales and Service	5997		
	Security Brokers/Dealers	6211		
	Insurance Sales and Underwriting	6300		
	Insurance Premiums	6381		
	Insurance (Not Elsewhere Classified)	6399		
	Timeshares	7012		
	Sporting and Recreational Camps	7032		
	Trailer Parks and Campgrounds	7033		
	Barber and Beauty Shops	7230		
	Funeral Service and Crematories	7261		
	Dating and Escort Services	7273		
	Tax Preparation Services	7276		
	Counseling Services - Debt, Marriage, Personal	7277		
	Buying/Shopping Services, Clubs	7278		
	Massage Parlors	7297		
	Health and Beauty Spas	7298		
	Miscellaneous Personal Services	7299		
	Motion Picture Theaters	7832		
	Video Tape Rental Stores	7841		
	Dance Halls, Studios, and Schools	7911		
	Theatrical Producers	7922		

**Exhibit B – Default MCC Categories**

GRP	DESCRIPTION	MCC	P	T
<b>Shaded Areas represent “Blocked Codes”</b>				
	Bands, Orchestras, Entertainers	7929		
<b>21</b>	<b>UNUSUAL (continued)</b>			
	Billiard and Pool Establishments	7932		
	Bowling Alleys	7933		
	Commercial Sports, Professional Sports Clubs	7941		
	Tourist Attractions and Exhibits	7991		
	Golf Courses - Public	7992		
	Video Amusement Game Supplies	7993		
	Video Game Arcades	7994		
	Betting (Including Lottery Tickets)	7995		
	Amusement Parks	7996		
	Membership Clubs, Country Clubs	7997		
	Aquariums, Seaquariums	7998		
	Recreation Services	7999		
	Child Card Services	8351		
	Charitable and Social Services Organizations	8398		
	Civic, Social, and Fraternal Associations	8641		
	Political Organizations	8651		
	Religious Organizations	8661		
	Automobile Organizations	8675		
	Membership Organizations	8699		
	Court Costs, Including Alimony and Child Support	9211		
	Fines	9222		
	Bail and Bond Payment	9223		
	Tax Payments	9311		
	Government Services (Not Elsewhere Classified)	9399		
	Automated Referral Services	9700		
<b>22</b>	<b>UTILITIES</b>			
	Telecommunication Service Including Local and Long Distance Calls	4814		
	VisaPhone	4815		
	Telegraph Services	4821		
	Cable and Other Pay TV Services	4899		
	Utilities - Electric, Gas, Water, Sanitary	4900		

**SUPER CARD PURCHASING TRAVEL APPLICATION FORM**

PNCBANK

- ☐ New Request Account     
 ☐ Change to Cardholder     
 ☐ Memo Statement     
 ☐ Close
- ☐ Agency Coordinator     
 ☐ **BACK UP** Agency Coordinator     
 ☐ Card     
 ☐ NO CARD

Indicate the type of transaction you want to accomplish in the above boxes. For change of information, check the appropriate boxes below and complete associated information. **For name change, close out the account under old name and complete a new application for a new account under the new name.**

<input type="checkbox"/>	Cardholder Name (As it will appear on the card max – 25 chars)		Social Security Number (REQUIRED)	
<input type="checkbox"/>	E-Mail address (if applicable)		Fax Number:	
<input type="checkbox"/>	Agency Name (As it will appear on the card max – 25 chars)		Send invoice to AGENCY NUMBER	
<input type="checkbox"/>	Address Line 1 (Maximum 36 characters)		<input type="checkbox"/>	Address Line 2 (Maximum 36 characters)
<input type="checkbox"/>	City (Maximum 27 characters)	State (2 char)	ZIP CODE	Telephone Number

To be completed by the Agency Coordinator

☐ The maximum transactions per cycle \_\_\_\_\_ ☐ ☐ The maximum spending limit per cycle \_\_\_\_\_  
 The maximum spending limit per day \_\_\_\_\_

☐ The maximum transactions per day \_\_\_\_\_ ☐ ☐

☐ The maximum spending limit per transaction \$2,500.00 The maximum ATM spending limit per cycle \_\_\_\_\_  
 The maximum spending limit per day \_\_\_\_\_

☐ MCC Codes (Optional) Specify merchant codes you want blocked \_\_\_\_\_

Org	Name	Org Code 2 Digits	Type of Card		Reporting	
			Purch	Travel	Purchase	Travel
Dept						
Div.						
Sect.						
IBU						
MBU						

Reporting Options	Rpt #	Description of Reporting Options
Account Listing	1	List all accounts within ORG in alphabetical order
Account Cycle Report	2	List account activity for the cycle, previous balance, current debits/credits, and current balance in a statement like format
Account Spending Analysis	3	List account activity by type of category for the cycle (travel, purch)
Merchant Analysis	4	List all account activity by merchant within MCC, transaction detail; includes totals for amount, number and avg. MCC spend
Annual Account Analysis	5	List account activity by type of transaction
Annual Spending Analysis	6	List account activity by type of category (travel, purch)
Memo Statement	7	Default is no memo billing. Enter #7 at location where billing should be sent. If sent to cardholder, specify their address in the address lines above.

\_\_\_\_\_  
Signature of Agency Coordinator  
Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Back Up Agency Coordinator  
Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name:

\_\_\_\_\_  
Print Name:

Exhibit C

**AGREEMENT and AUTHORIZATION FROM INDIVIDUAL REQUESTING a STATE LIABLE PNC  
VISA CARD FROM the REQUESTING ORGANIZATION**

By signing this application, the undersigned parties hereby certify that the designated Cardholder is an employee of the above referenced organization within the State of Delaware and request that PNC Bank establishes a Visa Card account in the name of the above referenced employee.

**The employee agrees to use this card for State of Delaware approved purchases and travel ONLY and agrees NOT TO CHARGE PERSONAL PURCHASES.**

The Division of Accounting and/or the Auditor of Accounts will audit the use of this card and report and take the appropriate action on any discrepancies or misuse. The use of this card to make personal or unauthorized purchases is grounds for discipline up to and including termination of employment in accordance with the State of Delaware Merit Rules and the Delaware Code. In addition to any discipline which may be imposed, you, the cardholder, are personally liable to reimburse the State for the full amount including any interest or penalty, for any personal or unauthorized purchases.

**If the Visa Card is lost or stolen, the Cardholder must immediately notify PNC Bank at their Customer Service number 1-800-685-4039. Cardholder must also notify their Agency Representative.**

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Chief Fiscal Office Signature

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## Exhibit D

### Instructions for Completing the Super Card Purchase / Travel Application Form

The Super Card Purchase/Travel Application Form was designed to handle all required information for both the agency/school districts needs and the individual cardholder requests.

The application is a multi-purpose form. It is used for various functions of the program, including initial set up and subsequent modifications. It enables the agency to:

- establish the department and agency hierarchy,
- designate the Coordinator,
- designate Back-up Coordinator,
- enroll cardholders,
- designate type of card (Travel, Purchasing, or both),
- establish spending and/or time limits,
- specify types of goods and services available to the employee, and,
- select the reports the agency needs.

The application is comprised of four parts for this discussion. The following shows the **four** separate sections of the application. The instructions for filling out these various sections will follow after the Agreement and Authorization Form presented below.

#### 1) Type of Activity

- |   |  |   |  |
|---|--|---|--|
| <input type="checkbox"/> New Request        | <input type="checkbox"/> Change to Cardholder              | <input type="checkbox"/> Memo Statement | <input type="checkbox"/> Close Account |
| <input type="checkbox"/> Agency Coordinator | <input type="checkbox"/> <b>BACK UP</b> Agency Coordinator | <input type="checkbox"/> Card           | <input type="checkbox"/> NO CARD       |

*Indicate the type of transaction you want to accomplish in the above boxes. For change of information, check the appropriate boxes below and complete associated information. **For name change, close out the account under old name and complete a new application for a new account under the new name.***

#### 2) Agency/School District, employee information

##### a) Personal Information

Cardholder Name (As it will appear on the card max - 25 chars)			Social Security Number <b>(REQUIRED)</b>		
E-Mail Address (If applicable)			Fax Number:		
Agency Name (As it will appear on the card max - 25 characters)			Send Invoice to AGENCY NUMBER		
Address Line 1 (Maximum 36 characters)			Address Line 2 (Maximum 36 characters)		
City (Maximum 27 characters)	State (2 char.)	ZIP CODE	Telephone Number		
		-	( ) -		



## Exhibit D

### b) Spending Controls

#### To be completed by the Agency Coordinator:

	<b>P</b>	<b>T</b>		<b>P</b>	<b>T</b>
<input type="checkbox"/> The maximum transactions per cycle _____	<input type="checkbox"/>	<input type="checkbox"/>	The maximum spending limit per cycle _____	<input type="checkbox"/>	<input type="checkbox"/>
			The maximum spending limit per day _____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> The maximum transactions per day _____	<input type="checkbox"/>	<input type="checkbox"/>			
			The max ATM spending limit per cycle _____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> The maximum spending limit per transaction <u>\$2,500.00</u>			The maximum spending limit per day _____	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> <b>MCC Codes</b> (Optional) Specify merchant codes you want blocked _____					

### 3) Reports Selection

Org	Name	Org Code 2 Digits	Type of Card		Reporting	
			Purch	Travel	Purchase	Travel
Dept						
Div.						
Sect.						
IBU						
MBU						

Reporting Options	Rpt #	Description of Reporting Options
Account Listing	1	List all accounts within ORG in alphabetical order
Account Cycle Report	2	List account activity for the cycle, previous balance, current debits/credits, and current balance in a statement like format
Account Spending Analysis	3	List account activity by type of category for the cycle (travel, purch)
Merchant Analysis	4	List all account activity by merchant within MCC, transaction detail; includes totals for amount, number and avg. MCC spend
Annual Account Analysis	5	List account activity by type of transaction
Annual Spending Analysis	6	List account activity by type of category (travel, purch)
Memo Statement	7	Default is no memo billing. Enter #7 at location where billing should be sent. If sent to cardholder, specify their address in the address lines above.

#### Agency Authorization

Signature of Agency Coordinator	Signature of Back up Agency Coordinator
Date:	Date:
Ph #.	Ph #.
Print Name:	Print Name

## Exhibit D

### 4) Card Holder Agreement and Authorization

<b>AGREEMENT and AUTHORIZATION FROM INDIVIDUAL REQUESTING a STATE LIABLE PNC VISA CARD FROM the REQUESTING ORGANIZATION</b>
---

By signing this application, the undersigned parties hereby certify that the designated Cardholder is an employee of the above referenced organization within the State of Delaware and request that PNC Bank establishes a Visa Card account in the name of the above referenced employee.

**The employee agrees to use this card for State of Delaware approved purchases and travel ONLY and agrees NOT TO CHARGE PERSONAL PURCHASES.**

The Division of Accounting and/or the Auditor of Accounts will audit the use of this card and report and take the appropriate action on any discrepancies or misuse. The use of this card to make personal or unauthorized purchases is grounds for discipline up to and including termination of employment in accordance with the State of Delaware Merit Rules and the Delaware Code. In addition to any discipline which may be imposed, you, the cardholder, are personally liable to reimburse the State for the full amount including any interest or penalty, for any personal or unauthorized purchases.

**If the Visa Card is lost or stolen, the Cardholder must immediately notify PNC Bank at their Customer Service number 1-800-685-4039. Cardholder must also notify their Agency Representative.**

---

*Employee Signature*

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

---

*Chief Fiscal Officer Signature*

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Once the coordinators (Primary and Back-up) have been selected, the petitioner must prepare internal control procedures to be followed by the agency/school district in the administration of the small purchase card program. An outline for the development of your internal control policy is included in your exhibit. A sample of an internal control policy for the Division of Revenue is presented in the Exhibit.

The Internal Controls must be presented to the Division of Accounting prior to an agency/school district receiving spending authority and employee spending cards.

## Exhibit D

The following section will detail the instructions for filling out the application.

### 1. Type of Activity

---

- |   |  |   |  |
|---|--|---|--|
| <input type="checkbox"/> New Request        | <input type="checkbox"/> Change to Cardholder              | <input type="checkbox"/> Memo Statement | <input type="checkbox"/> Close Account |
| <input type="checkbox"/> Agency Coordinator | <input type="checkbox"/> <b>BACK UP</b> Agency Coordinator | <input type="checkbox"/> Card           | <input type="checkbox"/> NO CARD       |

*Indicate the type of transaction you want to accomplish in the above boxes. For change of information, check the appropriate boxes below and complete associated information. **For name change, close out the account under old name and complete a new application for a new account under the new name.***

One of the blocks on the card must be checked every time there is either a new request or modification to an existing account or cardholder. An “account” means an agency/school district profile or coordinator profile who is not applying for a Super Card.

#### ☐ **New Request**

This block is checked for the initial application. There are usually four types of requests:

- 1) Setting up an agency/school district and its hierarchy. There must be a new application for every organization code that has participants in the card program. For instance, the Division of Accounting’s coding for the Information Systems Section is: 25-05-01. That would require three applications. One for 25 and its address; another for 05 with its address and finally the section code of 01 with its unique address. For any organization whose units have the same address, then only one application is required.
- 2) Agency Coordinator. This person’s duties are to handle the administration of the card within the agency/school district. This person may or may not have a card which is left to the discretion of the employer. Check this block if the person is to be the agency/school district coordinator.
- 3) Back up Coordinator – Same procedure as above for the application process. Back-up Coordinator assists Agency Coordinator.
- 4) Cardholders. Check New Request Box.

#### ☐ **Agency Coordinator**

Check this block only on the initial request if the application is to establish the coordinator.

#### ☐ **BACK UP Agency Coordinator**

Check this block only on the initial request if the application is to establish the Back up coordinator

#### ☐ **Card**

If the applicant is to receive a card, this block must be checked.

## **Exhibit D**

### ☐ **NO CARD**

Check this block when the applicant is not to receive a card. This block must be checked for all applications establishing an agency in the program.

### ☐ **Memo Statement**

The default is for NO memo statements to be issued. There are two options if a memo statement is desired: 1) If the memo statement is to be sent to the agency, check only this box.

2) If it is to be sent to the applicant's residence, check this box and fill in the applicants address in the next section of the application.

### ☐ **Change to Cardholder**

If any modifications are made to the cardholder's profile, this box must be checked; name and social security number blanks must be completed. The line that is to be changed must also have the outside box next to the line checked.

### ☐ **Close Account**

Whenever a person leaves the agency for any reason, this block must be checked, and the name and social security number must be completed.

## **2. Agency/School District Employee Information**

### **a) Personal Information**

The next section to be completed is the Agency/School District or employee information. Addresses must be filled in whenever an agency is established or where there is an address for the requesting organization that differs from the parent organization. Additionally, when applicants want a memo statement mailed to their homes, the address field must be completed; the applicant's home address must be specified.

Any changes in the organization employee address must have the change block checked and only the new address specified on the application. As with any change, the box for those line(s) which change must be checked.

The name and social security number must be completed at all times. Social security numbers are used solely for identification when activating the card.

### **b) Spending Controls Section**

The defaults for this section are as follows:

- Single Transaction Spending Limit: \$ 2,500.00 (Budget and Accounting Manual)
- Spending Authority \$ 5,000 per month ( can be changed in either direction by the agency)
- MCC's are blocked differently for Purchasing compared to Travel.

## **Exhibit D**

These may change from time to time. If in doubt about the latest default, call the Division of Accounting.

The blocks labeled “To be completed by the Agency Coordinator” in Section 2B must be specified whether the limits are being set for Purchase or Travel on the application by filling out the appropriate box: P or T. There are five types of controls on the card that can be customized.

- 1) **Transactions.** This is the number of times a card may be used. The limits may be set per billing cycle or per day. Either one or both may be filled out; the total transactions per day do not have to match the total per cycle. The total per cycle may be lower than the accumulated daily transactions, but never more than total specified accumulated daily transactions.
- 2) **Dollar Amounts (Spending limits)** This follows the same process as “Transactions” above except that it is specified in dollars.
- 3) **ATM** The default on ATM usage per transaction is \$200. There is also a 2% usage fee per transaction. This is factored into the cap. Be aware of the 2% charge when setting limits. Otherwise fill out as specified for transactions above.
- 4) **Spending limit per Transaction.** Default is \$2,500. It cannot be raised but may be reduced at the agency/school district discretion.
- 5) **MCC Codes.** See Exhibit for listing of the Codes with separate columns. One Column is for Purchasing, the other for travel. Both show the defaults for open and blocked codes. All codes can be modified except for those allowing alcohol, pornography, betting and entertainment purchases (including travel).

### **3) Reports Selection**

A sample of the standard hard copy reports provided by PNC are found in the exhibit to the Small Purchase Card Manual. Each one has a corresponding number listed on the application. For each level of an organization’s hierarchy, none, all or any combination can be specified. The types of reports requested for Travel can also be different from the Purchase transactions. Insert the numbers designating the reports in the corresponding blocks for the organization and type of card.

### **Agency Authorization**

All applications must have the signatures of the Agency Coordinator ( or back-up ). Since the cards are State liable, the employees’ signature is not required on the application.

### **4) Card Holder Agreement and Authorization**

Although the Division of Accounting does not require a copy of this agreement, the agencies must have on file both of the signatures requested on the form: 1) the employee’s signature, 2) the signature of the Chief Fiscal Officer.

## Super Card Program

## Purchasing Log

[illegible]

## Exhibit E

**I certify that the supplies and services listed above are purchased only for official Delaware Government use and consistent with the State regulations**

I certify that the supplies and services listed above were necessary to accomplish bonafide Delaware Government requirements and in accordance with established procedures.

**Cardholder Signature**

**Approving Officials Signature**

<sup>1</sup> R – Reconciled against invoice; D - Disputed

**Exhibit F****Billing Inquiry Form**

If you believe an item on your statement is in error, complete and sign this form. Please report your inquiry to your Program Administrator in writing within 30 days of the date of the statement on which an alleged billing error appears.

Card No. _____ - _____ - _____	Date: _____	<b>FOR BANK USE ONLY</b> Type _____ \$ _____ P/D _____
Your Name: (Please Print) _____	Posting Date: _____	
Signature _____	Amount in Question \$ _____	
Daytime Phone: _____	Merchant Name: _____	

*Check the ONE box below that best fits your situation and supply the requested items or information*

- |  |   |
|--|---|
| <input type="checkbox"/> 1. A credit was not applied to my card number (Attach credit slip)  | <input type="checkbox"/> 6. The above charge is valid. I need a copy of the sales slip for record keeping purposes.   |
| <input type="checkbox"/> 2. The amount charged to my card number is incorrect. (Attach a copy of the sales slip)   | <input type="checkbox"/> 7. Please disregard the previous inquiry in the amount of \$_____. The matter is now resolved.   |
| <input type="checkbox"/> 3. I certify that the charge listed above was not made by me or any person authorized by me. Nor were the goods or services for this charge received by me or any other person I authorized.      | <input type="checkbox"/> 8. Other. A detailed letter of explanation is requested for any situation that does not fit one of the above categories. This may include, but is not limited to, goods that are defective, returned or damaged (please describe the extent of the damage). Include <b>COPIES</b> of any signed receipts, invoices or hotel cancellation numbers. We urge you to make a good-faith attempt to resolve this matter with the merchant before we begin our investigation. |
| <input type="checkbox"/> 4. Although I did participate in a transaction with the merchant, I was billed for additional transactions that I did not authorize. The valid charge was billed to my card number on (Date)_____ |   |
| <input type="checkbox"/> 5. I have not received the merchandise for this transaction. I have asked the merchant to credit my card number.  |   |
- Please be as complete and detailed when explaining your inquiry and remember to include relevant documents.  
Insufficient documentation may delay in resolving your inquiry.

I have reviewed the above information for bank action.

\_\_\_\_\_  
Agency Coordinator

\_\_\_\_\_  
Date

Daytime Phone ( ) \_\_\_\_\_ - \_\_\_\_\_

\_\_\_\_\_  
Cardholder Signature

\_\_\_\_\_  
Date

**Instructions to the Agency Coordinator: PNC FAX# 412 705 0759**

**Mail Address: PNC Bank Purchasing Card 11<sup>th</sup> Floor 620 Liberty Avenue Pittsburgh, PA 15222 Attn: David Holtman**

Revised 01/19/00



# Exhibit G

## PNCBANK

PNC BANK, TREASURY MGT.  
PO BOX 96064  
PITTSBURGH PA 15226

|||||  
PNC BANK, N.A.  
PURCHASING CARD OPERATIONS  
620 LIBERTY AVE, 11TH FLOOR  
PITTSBURGH, PA 15265-0001

|||||  
TREASURY MGMT CORP ACCT  
PURCHASING CARD OPERATIONS  
11TH FLOOR 2 PNC PLAZA  
620 LIBERTY AVE  
PITTSBURGH PA 15222-2722

ACCOUNT NUMBER	4715 1500
PAYMENT DUE DATE	03-21-00
AMOUNT DUE	\$0.00
CURRENT BALANCE	\$0.00

AMOUNT  
ENCLOSED \$

M20051

Please tear payment coupon at perforation.

### STATEMENT MESSAGES

### CORPORATE ACCOUNT SUMMARY

CORPORATE ACCOUNT NUMBER  
471515000

CLOSING DATE	02-25-00
PAYMENT DUE DATE	03-21-00
CREDIT LIMIT	10
AVAILABLE CREDIT	10

FOR CUSTOMER SERVICE CALL:  
1-800-685-4039

SEND BILLING INQUIRIES TO:

PNC BANK, N.A.  
PURCHASING CARD OPERATIONS  
820 LIBERTY AVE, 32ND FLOOR  
PITTSBURGH, PA 15265

PREVIOUS BALANCE	.00
PURCHASES AND OTHER CHARGES	.50
CASH ADVANCES	.00
CREDITS	.50
PAYMENTS	.00
LATE PAYMENT CHARGES	.00
CASH ADVANCE FEE	.00
FINANCE CHARGES	.00
NEW BALANCE	.00
TOTAL PAYMENT DUE	.00
DISPUTED AMOUNT	.00

# Exhibit G

ACCT. NUMBER: 4715 1500			
CREDIT LIMIT	10.00	CASH ADVANCE BALANCE	.00
CURRENT BALANCE	.00	MINIMUM PAYMENT DUE	.00
AVAILABLE CREDIT	10.00	PAYMENT DUE DATE	03-21-00

INDIVIDUAL CARDHOLDER ACTIVITY				
WILDER BANCROFT 4715-1500		CREDITS \$0.50	PURCHASES \$0.50	CASH ADV \$0.00
		TOTAL ACTIVITY \$0.00		
Post Date	Trans Date	Reference Number	Transaction Description	Amount
02-09	02-08	24425650038206420657038	WESCO DIST HQTTEST PITTSBURGH PA	0.25 CR
02-09	02-08	24425650038206420657044	WESCO DIST HQTTEST PITTSBURGH PA	0.25 CR
02-09	02-08	24425650038206420657015	WESCO DIST HQTTEST PITTSBURGH PA	0.25
02-09	02-08	24425650038206420657023	WESCO DIST HQTTEST PITTSBURGH PA	0.25

**TBR00210** The Account Listing Report is a list of all Business Card accounts in a specific control unit. General information displayed is name/account number, address, unit I.D. and accounts on file. The report can list a range of accounts from those attached directly to the unit requesting the report to every account in the hierarchy structure. The accounts are sequenced in alphabetical order by last name.

TBR00210 D 0722-1649 1234  
 Bank: PNC BANK  
 Unit: 06060 00001 00100

ABC COMPANY  
 \*  
 ACCOUNT LISTING

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NAME/ACCOUNT NUMBER	ADDRESS	CREDIT RATING	CREDIT LIMIT	UNIT I.D.
VANDREN, DONOVAN C 1814890013660990	#10 BAKERS STREET MADISON WI 53713-3233		5000.00	06060 00001 00100
LAWS, JOHN A 1814890013662756	#10 BAKERS STREET MADISON WI 53713-3233	R9	5000.00	06060 00001 00100
BURK, JEFFERY D 1814890013660982	#10 BAKERS STREET MADISON WI 53713-3233		5000.00	06060 00001 00100
GRUBECK, KEN 1814890013660941	#10 BAKERS STREET MADISON WI 53713-3233		3000.00	06060 00001 00100
SADDLESEE, CHRISTOPHER R 1814890013661006	#10 BAKERS STREET MADISON WI 53713-3233		2000.00	06060 00001 00100
MORRISON, RICHARD A. 1814890013660958	#10 BAKERS STREET MADISON WI 53713-3233		10000.00	06060 00001 00100
MORRISON, THOMAS R 1814890013660966	#10 BAKERS STREET MADISON WI 53713-3233		4000.00	06060 00001 00100
MORRISON, TIMOTHY P 1814890013660974	#10 BAKERS STREET MADISON WI 53713-3233		1500.00	06060 00001 00100

8 ACCOUNTS ON FILE

Exhibit H(a)

**TBR00400    The Account Cycle Report provides account activity for a given cycle. The report will show account balances, charges, credits, name and account number data. The Summary Report will show statement-like information and the detail report will show account transactions for the cycle. /**

TBR00400 T    1019-1455    9999  
 Bank:    PNC BANK  
 Unit:    00001 00001 00010

ABC COMPANY  
 ABC DEP[T  
 ACCOUNT CYCLE REPORT

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Name/ Account Number	Post Date	Tran Date	Description/Merchant	Location		Reference Number	Amount	Sales Tax	Purchase Identifier
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Begin Company	TEST	DEPT		00001 00001 00010					
JACOBS, DR DALE T 9999997777777839	10/18	10/17	BLACK & DECKER #63	GARLAND	TX	USA 70431774291075286003902	M 13.54	ZZ.ZZ9.99	XXXXXXXXXX
	10/10	10/06	TOM THUMB #22	DALLAS	TX	USA 7143425428028505502551	M 61.81	ZZ.ZZ9.99	XXXXXXXXXX
	10/06	10/05	ROBIN DENTAL CO	FOLCROFT	PA	USA 78301444278980226375154	M 389.95	ZZ.ZZ9.99	XXXXXXXXXX
			Purchases + Debits	0.00	Payments	0.00	Previous Balance	0.00	
			Cash Advances	0.00	Credits	0.00	Ending Balance	0.00	
			Purchases + Debits	465.30M	Payments	0.00M			
			Cash Advances	0.00M	Credits	0.00M	Ending Balance	465.30	M
JACOBS, NORA C 9999990000000317	09/08	09/26	TOM THUMB #22	DALLAS	TX	USA 71434254270285084501501	M 52.15	ZZ.ZZ9.99	XXXXXXXXXX
	10/03	09/30	ALAMO GLASS	DALLAS	TX	USA 80429734275780000013833	M 105.00	** 0. **	XXXXXXXXXX
	10/17	10/12	TOM THUMB #22	DALLAS	TX	USA 70434252878741287109057	M 29.95	ZZ.ZZ9.99	XXXXXXXXXX
	10/17	10/15	KUBY'S	DALLAS	TX	USA 76435624289442578000893	M 137.43	** 0. **	XXXXXXXXXX
	10/18	10/15	TOM THOUMB #22	DALLAS	TX	USA 71434254290285056601384	M 81.31	ZZ.ZZ9.99	XXXXXXXXXX
			Purchases + Debits	0.00	Payments	0.00	Previous Balance	0.00	
			Cash Advances	0.00	Credits	0.00	Ending Balance	0.00	
			Purchases + Debits	405.84M	Payments	0.00M			
			Cash Advances	0.00M	Credits	0.00M	Ending Balance	405.84	M
Total Department	TEST DEPT			00001 00001 00010			Accounts with Activity:	2	
			Purchases + Debits	0.00	Payments	0.00	Previous Balance	0.00	
			Cash Advances	0.00	Credits	0.00	Ending Balance	0.00	
			Purchases + Debits	871.14	Payments	0.00M			
			Cash Advances	0.00M	Credits	0.00M	Ending Balance	871.14	M

Exhibit H(b)

**TBR00400    The Account Spending Analysis – Transaction Level shows all account’s debits and credits by spending category. The report will show transactions by account for each spending category. A separate report is generated for each category.**

TBR00410-10    0723-1153    1234  
 Bank:    PNC BANK  
 Unit:    00003

ABC COMPANY  
 \*  
 Account Spending Analysis  
 Other Expenses

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Post	Tran	Description	Location	Reference Number	Amount
<hr/>					
Begin Company		BUSINESS CARD PROGRAMMING	00003		-
LEANE, PATRICK C		1814891122743453			
04/16	04/16	PURCHASE*FINANCE CHARGE*			28.17
04/05	03/31	TEXACO INC 603492222705	PHOENIX    AZ	74897393095353705600475	27.42
04/07	04/07	PAYMENT RECEIVED		US    74470903097309799908827	269.00    PY
04/07	04/05	MOBIL OIL    01013820	PHOENIX	74168673097106095478810	23.46
04/09	04/03	DANNYS FMLY CAROUSEL #	PHOENIX    AZ	74127080394286197221931	10.79
04/12	04/10	CIRCLE K #1662	PHOENIX    US	74327003103561010166123	27.92
04/21	04/17	LADY OF HAWAII INC	SCOTTSCALE    AZ	74751003111902353108122	24.01
04/27	04/21	ARTISTIC FLOWERS	PHOENIX    US	7432943116037116742311	16.01
			AZ		
			US		
			AZ		
			US		
			AZ		
			US		
MTD:		Debits:            16    for	348.69	Credits:    1    for	269.00    Net Spending:            79.69
YTD:		Dedits:            36    for	825.67	Credits:    1    for	269.00    Net Spending:            556.67
VAN HELT, JEFFREY F		1814891122743446			

Exhibit H(c)

04/16	04/16	PURCHASE*FINANCE CHARGE*					28.70
04/07	04/07	PAYMENT RECEIVED				600.00	PY
04/16	04/16	TABLESCRAPS	TEMPE	AZ	74897393095353705600475		12.78
04/16	04/16	RIS*SOFT TOUCH CAR WASH	PHOENIX	US	74470903097309799908827		13.58
04/26	04/25	ORANGE TREE GOLF	SCOTTSCALE	AZ	74168673097106095478810		9.00
04/26	04/23	RIS*SOFT TOUCH CAR WASH	PHOENIX	US	74127080394286197221931		9.91
				AZ			
				US			
				AZ			
				US			

MTD:	Debits:	21	for	492.80	Credits:	1	for	600.00	Net Spending:	197.20-
YTD:	Dedits:	32	for	1018.99	Credits:	1	for	600.00	Net Spending:	418.99

Subtl Company BUSINESS CARD PROGRAMMING

MTD:	Debits:	37	for	841.49	Credits:	2	for	869.00	Net Spending:	27.51-
YTD:	Dedits:	68	for	1844.66	Credits:	2	for	869.00	Net Spending:	975.66

Total Company BUSINESS CARD PROGRAMMING

MTD:	Debits:	736	for	17585.66	Credits:	38	for	16511.00	Net Spending:	1074.66-
YTD:	Dedits:	1736	for	48963.17	Credits:	38	for	16511.00	Net Spending:	32452.17

**TBR00605    Merchant Summary Analysis – Summary Level will display totals by SIC code description within a specified reporting category. Debit and credit totals will be displayed for month-to-date, quarter-to-date and year-to-date buckets.**

TBR00605    S    0628-1447    0569  
 Bank:    PNC BANK  
 Unit:    00003

ABC COMPANY  
 GENERAL 0011  
 Merchant Summary Analysis  
 OFFICE SUPPLIES

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SIC	-- Description/Merchant Location	----- Month-To-Date Totals-----			----- Quarter-To-Date Totals-----			----- Year-To-Date Totals-----		
		Amount	Trans	Average	Amount	Trans	Average	Amount	Trans	Average
-----										
5942 -- BOOK STORES										
	DB	0.00	0	0.00	68.43	3	22.81	125.82	6	20.97
	CR	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
5994 -- NEWS DEALERS AND NEWSSTANDS										
	DB	13.62	1	13.62	488.33	22	22.19	1341.94	53	25.31
	CR	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
Grand Totals for OFFICE SUPPLIES										
	DB	13.62	1	13.62	556.76	25	22.27	1467.76	59	24.87
	CR	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00

**Exhibit H(d)**



**TBR00605    The Annual Account Analysis – Detail Level reflects account/unit activity for the year. The report will show balances, charges, credits, cardholder/unit name and account number. The detail report will show totals by month for an individual cardholder while the summary report will show monthly totals for the unit.**

TBR00700   d   0810-1733   0001  
 Bank:   PNC BANK  
 Unit:   00001 00001

ABC COMPANY

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Annual Account Analysis

	Month	Purchases	Cash Advances	Misc Debits	Payments	Misc Credits	Amount in Dispute	Amount Past Due	Current Balance
<hr/>									
LEANE, PATRICK C - 545450000000000001									Previous period balance: 453.54
	January	15.00	0.00	0.00	453.54	0.00	0.00	0.00	15.00
	February	0.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00
VAN PELT, JEFFREY S - 545450000000000002									Previous period balance: 2518.60
	January	1183.80	0.00	0.00	1518.60	50.00	0.00	0.00	2133.80
	February	0.00	0.00	0.00	2133.80	0.00	0.00	0.00	0.00
COST CENTER									Previous period balance: 2972.14
	January	1198.80	0.00	0.00	1972.14	50.00	0.00	0.00	2418.80
	February	0.00	0.00	0.00	2148.80	0.00	0.00	0.00	0.00

Exhibit H(e)

**TBR00710    The Annual Spending Analysis – Detail Level lists all account activity, debits and credits by spending category broken down by month for a total of 12 months. The listing is by account name and number with totals for each month following. Debit totals and credit totals for 12 months will be printed along with the prior year-to-date credit and debit totals. A separate report is created for each category.**

TBR00710-01    09030-1434    0001  
 Bank:    PNC BANK  
 Unit:    00001

ABC COMPANY  
 MUTT DIVISION  
 Account Spending Analysis  
 OFFICE SUPPLIES

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 RSI(9999)    May 3, 1995

**Exhibit H(f)**

Tran	Post	Description	Location	Reference Number	Amount
DUCK, DONALD - 54545000000000001					
01/07	12/29	OFFICE MAX		78454603006681952059847	460.00
01/20	01/04	OFFICE DEPOT	DES MOINES	79313846556468291035605	288.00 C R
01/21	01/17	OFFICE MAX	US	79485303020606468537110	191.50
01/21	01/17	OFFICE MAX		79485303020608015646235	191.50
01/21	01/17	OFFICE MAX		79485303020608018537467	206.00
01/21	01/17	OFFICE DEPOT		79485303465508018537201	206.00
01/21	01/17	OFFICE MAX		79485303020645668537268	206.00
01/21	01/17	OFFICE MAX		79485303020608014654592	206.00

	# of Debits	Amount of Debits	# of Credits	Amount of Credits	Average Debit	Average Credit	Total
January	7	1667	1	288	238	288	1379
	7	1667	1	288	238.14	288.00	1379

	# of Debits	Amount of Debits	# of Credits	Amount of Credits	Average Debit	Average Credit	Total
COST CENTER			00001				
January	7	1667	1	288	238	288	1379
	7	1667	1	288	238.14	288.00	1379

**PNCBANK**

## Purchasing Card Activity Statement

THIS IS NOT A BILL

[illegible]

### Visa Purchasing Card

**Exhibit I**

**SUPER Card Development of Internal Controls**

---

State agencies and school districts' **internal controls** must address the following topics in their written **internal controls** procedures. Additional controls may be added as necessary.

**1. Reporting and Billing Structure**

The State agency or school district must indicate how it has set up its reporting and billing structure. For example, cardholders and accounts may be grouped together in various levels of reporting and billing such as divisions, sections, etc. Each hierarchy level receives a reporting package on active accounts. The package includes the Billing Statement representing the level of transactions for a one-month period. Each individual account will also receive a memo statement, if requested.

Internal reporting and/or billing structures may be:

- Centralized through the department;
- Broken down into smaller, more decentralized control groups; and/or,
- A combination of smaller control groups operating under a central management group.

Other combinations of hierarchy design may be possible within the program but must be fully described. In addition, agencies and school districts must describe how reporting and bill payment information will flow within the agency

**2. Monitoring of Participants**

The State agency or school district must indicate how it monitors program participants. The reporting and billing structure works in conjunction with the monitoring of account use. Agencies and school districts will need to describe the system used to authorize procurement and travel card activity from the initiation of the credit card transaction through the final payment of the account balance to PNC bank.

In addition to monitoring the use of the specific account, agencies and school districts should describe the management of card use throughout their various reporting groups. For example, an agency may decide to use purchasing or travel logs to document object codes, reference PO or PV numbers, and capture any detail about items being charged. Although there may be various control practices in use, the following cardholder internal control options must be considered:

- Holding all cards centrally and distributing the card to the appropriate individual(s) with each approval to purchase a good or service on the purchasing profile of the card and/or book reservations with the travel profile of the card;
- Having authorized staff carry cards independently with suitable controls (e.g., lower spending and transactions limits, specific merchant category code blocking, requirements for retaining receipts, etc.);

## **Exhibit I**

### **SUPER Card Development of Internal Controls**

- Maintaining a central purchasing log for all cardholders.
- Requiring each cardholder to maintain his/her own purchasing and/or travel log.

### **3. Commodity Blocking and Spending Limits**

The State agency or school district must indicate its requirements for commodity code use and card spending limits. Agency and school district internal controls may involve setting specific commodity code blocking and/or other spending limits on active accounts. Single transaction and monthly spending limits may be set per cardholder/account, group of accounts, or for the entire organization. Merchant Commodity Code (MCC) blocking may be made more restrictive by agencies and school districts coordinators. Complications may occur, however, if MCC blocking is too restrictive or not uniform across smaller, inter-agency units.

### **4. Reconciliation of Accounts**

The State agency or school district must indicate its procedures for account reconciliation. If a purchasing and/or travel log or other recording documentation is used, these must be included in the written internal control procedures.

### **5. Cardholder Activity**

The State agency or school district must indicate its procedures for implementing new cardholders, handling changes in cardholders, type of card (purchasing, travel, both) or deleting cardholders. Included must be an up-to-date list of each cardholder and his/her role in the program. In addition, procedures must be stated describing any actions to be taken for misuse of the card.

### **6. Format of Internal Controls Procedures**

Depending on the complexity and size of the agency/school district's program, internal controls may vary across different parts of the organization. The attached document is a copy of internal procedures for the use of the Super Card for the Division for the Division of Revenue.

**Exhibit J**

**Sample Internal Control Procedures for the SUPER Card Program**

**Introduction**

The State of Delaware has contracted with PNC Bank to provide employees a VISA card for use in payment of travel expenses and for small purchases. This card, the “Super Card” is one card. It can be used for both travel expenses and small purchases. By utilizing this card, agencies should have fewer vendor invoices to pay and cut administrative costs. All expenses will be listed on one invoice and will require only one payment per month to one vendor, PNC Bank.

It is important to note that the use of the card is for state approved purchases only. The card should not be used for personal expenses. Please note, the use of this card to make personal or unauthorized purchases is grounds for discipline up to and including termination of employment in accordance with the State of Delaware Merit Rules and 29 Delaware Code, Section 6505 (c)(1). In addition, the employee is personally liable to reimburse the State for the full amount including any interest or penalty for any personal or unauthorized purchases.

When receiving the purchase card, the Chief Fiscal Officer will meet with the individuals to go over the Division of Revenue Internal Control Policy and each participant shall sign a statement verifying that they have received a copy of the Division of Revenue Internal Control Policy.

Prior to any purchase, approval for expenses must be obtained from Budget and Business Services. For small purchase transactions, the following conditions must be met:

- single transaction is less than \$2,500;
- verbal price quotes are obtained;
- State Contracts are utilized where possible; and
- fragmentation of purchases is illegal and not allowed.

In addition, travel expenditures must conform with the State of Delaware Travel Policy which sets forth dollar limits on meals, tolls, personal telephone calls, tips, etc. Employees must reimburse the State of Delaware for any expenditures above the allowable amounts.

Any questions on requirements should be directed to staff in the Budget and Business Services Section.

**Coordinator and Back-Up Coordinator – Designation, Roles and Responsibilities**

The Coordinator will be responsible for maintaining a file, which shows all applications, signed affidavits, and policies and procedures. Any issue that arises with the employee or PNC is to be dealt with first by the Coordinator. The Back-Up Coordinator is responsible for reviewing the bill received from PNC and researching with the employee or PNC any discrepancies that arise.



## **Exhibit J**

### **Sample Internal Control Procedures for the SUPER Card Program**

The Back-Up Coordinator is responsible for ensuring that all receipts are received by staff for travel or small purchase expenditures in order to attach to the related invoice. Any employee not producing a receipt, must complete a notarized statement certifying that they did in fact purchase the particular item. The Coordinator will perform these functions in the absence of the Back-Up Coordinator.

#### **Request for an Application**

All requests need to first be addressed to the employee's supervisor for approval. The supervisor then will request a VISA Travel/Small Purchase Card approval from the Deputy Director.

#### **Completion of Application – Employees**

Employees need to fill out the following blocks on the application: Cardholder (employee) Name, Social Security Number, E-mail Address and sign the Agreement and Authorization form. The Agreement and Authorization form, once signed by the employee, is then signed by the Chief Fiscal Officer. A copy of the application and the original authorization form is to be maintained by the Coordinator.

Once the application is processed by PNC Bank, the credit card will be issued in the employee's name and shall ONLY be used by the employee. No other person is authorized to use the card. The employee is responsible for his/her card.

#### **Completion of Application – Coordinator/Back-Up Coordinator**

Once the employee has completed his/her portion of the application, the Coordinator or Back-Up Coordinator will complete the following blocks: Agency Name, Address Line 1 and 2, City, State, Zip, Telephone Number, Maximum Transactions Per Cycle, Maximum Transactions Per Day, Maximum Spending Limit Per Cycle for either or both the Purchasing or Travel portion, Maximum Spending Limit Per Day for either or both the Purchasing or Travel portion, the MCC Codes that are blocked (see attached listing), the type of card, and the type of reports requested. The Coordinator and Back-Up Coordinator sign the application and submit to the Chief Fiscal Officer for review.

#### **Completion of Application – Chief Fiscal Officer**

The Chief Fiscal Officer (CFO), reviews the application to make sure all information is complete and correct. The CFO signs off on the Agreement and Authorization Form and forwards the application and the form to the Deputy Director for review and approval.

#### **Review of Application – Deputy Director**

The Deputy Director reviews the application and initials off on the Agreement and Authorization Form and returns the package to the CFO.

## **Exhibit J**

### **Sample Internal Control Procedures for the SUPER Card Program**

#### **Completed Application and Signed Agreement and Authorization Form**

Once the Coordinator, Back-Up Coordinator, Chief Fiscal Officer and the Deputy Director have reviewed and signed off on the application form, the form is then sent to the Procurement Coordinator, Division of Accounting, for processing.

#### **Employee Responsibilities**

Employees who have been issued a VISA Travel/Purchase card are to insure the safety of the card. If a card is lost or stolen, the employee is to report it as soon as possible by calling the 1-800-685-4039 number furnished by PNC Bank. In addition, the employee must notify the Division Coordinator. Employee's should treat this card as they do their own personal credit cards.

Employees are to use the card for State of Delaware approved purchases and travel only. Travel expenditures must be reconciled within 30 days. By accepting the card the employee agrees to not make personal purchases. Failure to follow this procedure can result in disciplinary action up to and including termination of employment in accordance with the Merit Rules and 29 Delaware Code, Section 6505 (c)(1), which govern the State of Delaware employees. (Note: Employees should write the account number and toll free telephone number on an index card for use in reporting this critical information to PNC Bank.)

#### **Record Keeping**

When a purchase is made using the PNC Visa Card, either over the counter or on the telephone, receipts received must be provided to the Back-Up Coordinator. Prior to signing the receipt, the employee is responsible for making sure that the vendor lists the quantity and fully describes the item(s). When making a purchase by telephone, the employee should receive a confirmation with the appropriate information on the purchase, either through a fax or e-mail, and provide that information to the Back-Up Coordinator. When goods are received by the employee, the receipt, packing slip, etc., must be given to the Back-Up Coordinator. Such documentation will be used to verify the purchases listed on the Division's monthly statement of account.

For travel related expenses, quotes must be received from the State's travel vendor and that information, via e-mail or on a travel advance form, must be presented to Budget and Business Services for approval. No confirmations are to be made until approval has been given.

#### **Card Security**

It is the employee's responsibility to ensure the safety of the credit card and the account number just as they would their own personal credit information. The employee must not allow anyone to use his/her account number.



## **Exhibit J**

### **Sample Internal Control Procedures for the SUPER Card Program**

#### **Loss of Card**

If the card is lost or stolen, the employee must immediately notify PNC Bank at 1-800-685-4039. PNC Representatives are available 24 hours a day, 7 days a week. The employee must also notify the coordinator within the Division of Revenue. PNC Bank will issue a new card after the reported loss or theft. If the card is subsequently found, the card will be destroyed.

#### **Reporting**

PNC Bank has available reporting for both monthly travel expenditures and small purchase expenditures as well as annual trends. The Division will request monthly reports. Annual reports will be requested each year to review trends and types of expenditures.

#### **Auditing**

The Coordinator will review with the Chief Fiscal Officer any items on the monthly bill that are inconsistent with the policy of the Division. Audit concerns will be brought to the attention of the Deputy Director.

Audits will also be performed by the Division of Accounting and the Office of the Auditor of Accounts.

#### **Monthly Statement Review**

The Back-Up Coordinator will review the monthly statement and match receipts received from employees with items on the statement. The Coordinator will insure that those items purchased are allowable expenditures under this policy.

#### **Merchant Category Codes (MCC)**

Attached is a listing which shows which Merchant Category Codes (MCC) are available for small purchases and travel and which codes are excluded and cannot be used for small purchases or travel. If the card is not accepted by a vendor, please determine their MCC and relay this information to the Chief Fiscal Officer to research whether the blocked category is one in place by the Division of Revenue. If so, a determination will be made as to whether or not that code will be unblocked. If the code is blocked by the State Division of Accounting, the code cannot be unblocked.

#### **Questions**

Any questions related to this policy can be directed to the Chief Fiscal Officer.

## **Exhibit J**

### **Sample Internal Control Procedures for the SUPER Card Program**

#### **Attachment**

(Information sheet provided to employee when they receive the credit card.)

Please find attached the new State Super Card. This card can be used for travel and small purchases as allowed under the Division's policies and procedures as well as State Accounting rules. Please remember the following:

- **All purchases should be pre-approved by your Assistant Director and Budget and Business Services.**
- **This card is for state approved purchases only. All purchases must be reconciled within 30 days.**
- If the card is lost or stolen, please call PNC Bank at 1-800-685-4039. They are available 7 days a week, 24 hours a day.
- Notify the Division Coordinator if your card is lost or stolen.
- Treat this credit card as you would your personal credit card.
- No personal purchases are allowed with this card.
- Abuse of this card can result in disciplinary action up to and including termination of employment.
- Questions on use of the card can be addressed to the Division Coordinator or the Chief Fiscal Officer.

**Exhibit J**

**Sample Internal Control Procedures for the SUPER Card Program**

**Division of Revenue**

**Purchasing and Travel Card**

**Employee Agreement**

My signature below indicates that I have received a copy of the Division of Revenue Internal Control Policy and I understand the requirements for the card's use.

_____ Printed Name	_____ Date	_____ Employee Signature
_____ Signature Chief Fiscal Officer	_____ Date	